

## 28.0.0 FFU

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### 28.1.0 Definition

Family Fiscal Unit (FFU) is individual financial eligibility testing for Family Medicaid.

Only perform this financial test if a non-financially eligible person:

1. Fails Family MA fiscal test group (FTG) solely for income, **and**
2. The fiscal test group contains a:
  - Pregnant woman.
  - Child with income.
  - Stepparent.
  - Non-Marital Co-Parent (NMCP).
  - Non-legally responsible (NLRR) child.

### 28.2.0 Overview

Test members of the group using the Family MA FTG (6.5.0) process before testing them individually through FFU.

Some members of the household may be determined eligible for MA through the FTG process. These clients do not need to be tested using the FFU process, and will remain eligible for MA under the FTG policy regardless of the outcome of any FFU testing done for others.

### 28.3.0 Process

Follow these steps when determining FFU eligibility. See the FFU Income Worksheet (WKST 13).

1. Gather income information for each member of the AG, and apply the appropriate disregards.
2. Prorate each person's income by the number of people each person is legally responsible for (including themselves).
3. Allocate the prorated income amount to each person that the target person has legal responsibility for (including themselves).
4. Add up the total income of the person including the prorated share of his/her own income and the income

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### 28.3.0 Process (cont.)

allocated to him/her from persons legally responsible for him/her. This is the income test amount.

5. Determine the FFU size. Exclude SSI recipients when determining group size. You may allocate **to** the SSI recipient, but you cannot allocate **from** the SSI recipient.

Determine FFU size based on legal responsibility. Include the person you are testing and anyone who is legally responsible for him/her. Increase a pregnant woman's FFU size by the number of fetuses she is carrying. The fetuses only increase the FFU size of the pregnant woman and not anyone else in the household. Test each person individually. This may result in different FFU sizes for each FFU test.

To make the manual process of determining eligibility based on Family Fiscal Unit easier, we use the term "FFU size" in 28.4.0 to mean the person you are testing and all those who are legally responsible for that person, without including the fetuses. Follow the FFU size across to the columns on the left to include the fetuses. For example, the income limit for a pregnant mom (one fetus) with one child would be found by looking under the row for FFU size two, and then moving over to the column for "number of fetuses" equal to one.

**Example.** Mom has two children, Molly and Mindy. Mindy has income of her own. The case failed Healthy Start fiscal group testing so is in FFU. Mom's FFU size is one since she is legally responsible for herself, no one is legally responsible for her, and she is not pregnant. Mindy's group size is two (herself and mom, who is legally responsible for her), and Molly's group size is also two.

Mom remarries. Now, mom's group size is two, herself and her husband. The children's group size remains the same. The step-dad's group size is two. He is only legally responsible for his wife and himself.

6. Compare the income test amount to the first appropriate individual income limit (28.4.0) that corresponds to his/her FFU size (from top to bottom). If the person's test amount is equal to or less than his/her income limit,

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**28.3.0 Process** (cont.)

s/he is eligible for that category if all non-financial requirements are met for that category.

If the client you are testing is pregnant, follow the row with her FFU size across until it meets the column with the number of fetuses she is carrying.

**Example.** Helen is pregnant with twins. She is 17 years old and lives with her mom.

1. Her FFU size is four (Helen, her mom, and two fetuses). In 28.4.0, the FFU size would be two with two fetuses.
2. The Healthy Start cat needy income limit for FFU size four (in 28.4.0, FFU size of two and read across the chart to the number of fetuses (two)) is \$1,504.56.

**Caretakers are not eligible if they fail categorically needy income tests.** Do not test them for medically needy.

7. If s/he fails at this income level, continue to test his/her income against the next appropriate income limits that corresponds to his/her FFU size.
8. Determine a deductible (20.0.0), if s/he fails all appropriate categories of MA.

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**28.4.0 Income Limits**

			Number of Fetuses					
	MA Category	FFU Size	0	1	2	3	4	5
MAU/ MAR	AFDC MA		**	**	**	**	**	**
MAOU/ MAOR	AFDC- Related MA (cat needy) Area 1	1	\$311.00	\$550.00	\$647.00	\$772.00	\$886.00	\$958.00
		2	\$275.00	\$431.33	\$579.00	\$708.80	\$798.33	\$888.86
		3	\$215.67	\$386.00	\$531.60	\$638.67	\$740.71	\$824.25
MAOU/ MAOR	AFDC- Related MA (cat needy) Area 2	1	\$301.00	\$553.00	\$626.00	\$749.00	\$861.00	\$929.00
		2	\$266.50	\$417.33	\$561.75	\$688.80	\$774.17	\$863.14
		3	\$208.67	\$374.50	\$516.60	\$619.33	\$719.29	\$801.00
NAOR	AFDC- Related MA (med needy)	1	\$591.67	\$591.67	\$689.33	\$822.67	\$944.00	\$1,021.33
		2	\$295.84	\$459.55	\$617.00	\$755.20	\$851.11	\$947.43
		3	\$229.78	\$411.34	\$566.40	\$680.89	\$789.52	\$879.00
MHSN	Healthy Start children age 6 - 19	1	\$748.33	***	***	***	***	***
		2	\$505.00	***	***	***	***	***
		3	\$423.89	***	***	***	***	***
MHSC/ MHSP	Healthy Start Pregnant Women & Children < 6 (cat needy)	1	\$995.28	\$1,343.30	\$1,691.32	\$2,039.33	\$2,387.35	\$2,735.37
		2	\$671.65	\$1,127.54	\$1,529.50	\$1,909.88	\$2,279.47	\$2,642.90
		3	\$563.77	\$1,019.67	\$1,432.41	\$1,823.58	\$2,202.42	\$2,573.55
NHSC/ NHSP	Healthy Start Pregnant Women & Children < 6 (med needy)	1	\$1,384.42	1,868.50	2,352.58	\$2,836.67	\$3,320.75	\$3,804.83
		2	\$934.25	\$1,568.39	\$2,127.50	\$2,656.60	3,170.69	3,676.21
		3	\$784.19	\$1,418.33	\$1,992.45	\$2,536.56	\$3,063.51	3,579.75

\*\* FFU is not used in determining eligibility for AFDC-Medicaid.

\*\*\* Pregnant women are not eligible for this category. Determine pregnant women under age 19 for Healthy Start for pregnant women instead.